

Fill in this information to identify the case:

Debtor 1 Lauren Cook

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 17-48858-mlo

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial Corporation

Court claim no. (if known): 1-2

Last 4 digits of any number you use to identify the debtor's account:

8 3 1 6

Date of payment change:

Must be at least 21 days after date of this notice

12/01/2018

New total payment:

\$ 702.95

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 267.25

New escrow payment: \$ 223.89

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Lauren Cook
First Name Middle Name Last Name

Case number (if known) 17-48858-mlo

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date 10/04/2018

Print: D. Anthony Sottile
First Name Middle Name Last Name
Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address P.O. Box 476
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



REPRESENTATION OF PRINTED DOCUMENT

FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 619063
Dallas, TX 75261-9063

ESCROW STATEMENT

September 27, 2018

800.686.2404

Analysis Date:
Loan Number:
For Inquiries:
Property Address:
[REDACTED]
4459 LAUREL CLUB CIR APT
WEST BLOOMFIELD MI 48323

LAUREN COOK
4459 LAUREL CLUB CIR APT 16
WEST BLOOMFIELD MI 48323-2903

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 12/01/18	Escrow Balance Calculation	
Principal & Interest Pmt	\$479.06	\$479.06	Due Date:	September 01, 2018
Total Monthly Escrow Payment	\$267.25	\$223.89	Escrow Balance:	\$1,235.14
Reserve Acct Pymt	\$0.00	\$0.00	Anticipated Pmts to Escrow:	\$2,686.68
HUD 235/265 Pymt (-)	\$0.00	\$0.00	Anticipated Pmts from Escrow (-):	\$2,686.65
Misc Acct Payment	\$0.00	\$0.00	Anticipated Escrow Balance:	\$1,235.17
Total Payment	\$746.31	\$702.95		

Shortage/Surplus Information	Effective 12/01/18
Upcoming Total Annual Bills	\$2,686.65
Required Cushion	\$361.42
Required Starting Balance	\$831.73
Over/Short Spread	\$0.00

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$361.42. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	\$1,235.14	\$831.73
DEC 2018	\$223.89	\$43.18	PMI INSURANC	\$1,415.85	\$1,012.44
DEC 2018		\$651.02	TAXES	\$764.83	\$361.42
JAN 2019	\$223.89	\$43.18	PMI INSURANC	\$945.54	\$542.13
FEB 2019	\$223.89	\$43.18	PMI INSURANC	\$1,126.25	\$722.84
MAR 2019	\$223.89	\$43.18	PMI INSURANC	\$1,306.96	\$903.55
APR 2019	\$223.89	\$43.18	PMI INSURANC	\$1,487.67	\$1,084.26
MAY 2019	\$223.89	\$43.18	PMI INSURANC	\$1,668.38	\$1,264.97
JUN 2019	\$223.89	\$43.18	PMI INSURANC	\$1,849.09	\$1,445.68
JUL 2019	\$223.89	\$43.18	PMI INSURANC	\$2,029.80	\$1,626.39
AUG 2019	\$223.89	\$43.18	PMI INSURANC	\$2,210.51	\$1,807.10
AUG 2019		\$1,250.47	TAXES	\$960.04	\$556.63
SEP 2019	\$223.89	\$43.18	PMI INSURANC	\$1,140.75	\$737.34
SEP 2019		\$267.00	PROPERTY INS	\$873.75	\$470.34
OCT 2019	\$223.89	\$43.18	PMI INSURANC	\$1,054.46	\$651.05



Property Address:
 4459 LAUREL CLUB CIR APT
 WEST BLOOMFIELD MI 48323

LAUREN COOK
 4459 LAUREL CLUB CIR APT 16
 WEST BLOOMFIELD MI 48323-2903

Analysis Date: September 27, 2018

Loan Number: [REDACTED]

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
NOV 2019	\$223.89	\$43.18	PMI INSURANC	\$1,235.17	\$831.76
	\$2,686.68	\$2,686.65			

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from October 2017 to November 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
OCT	\$267.25	\$273.88 *	(\$3.59)		Starting Balance	\$52.34	(\$221.54)
OCT					PMI INSURANC	\$316.00	\$52.34
NOV	\$267.25		(\$3.59)	\$43.18 *	PMI INSURANC	\$316.00	\$9.16
NOV					PMI INSURANC	\$579.66	\$9.16
DEC	\$267.25	\$534.50 *	(\$3.59)	\$43.18 *	PMI INSURANC	\$579.66	(\$34.02)
DEC					PMI INSURANC	\$843.32	\$500.48
DEC			(\$651.39)	\$651.02 *	TAXES	\$191.93	(\$150.54)
JAN	\$267.25	\$267.25	(\$3.59)	\$43.18 *	PMI INSURANC	\$191.93	(\$193.72)
JAN					PMI INSURANC	\$455.59	\$73.53
JAN				\$43.18 *	PMI INSURANC	\$455.59	\$30.35
FEB	\$267.25		(\$3.59)	\$43.18 *	PMI INSURANC	\$455.59	(\$12.83)
MAR	\$267.25	\$534.50 *	(\$3.59)	\$43.18 *	PMI INSURANC	\$719.25	(\$12.83)
APR	\$267.25	\$267.25	(\$3.59)	\$43.18 *	PMI INSURANC	\$982.91	\$478.49
MAY	\$267.25	\$267.25	(\$3.59)	\$43.18 *	PMI INSURANC	\$1,246.57	\$702.56
JUN	\$267.25	\$267.25	(\$3.59)	\$43.18 *	PMI INSURANC	\$1,510.23	\$926.63
JUL	\$267.25	\$267.25	(\$3.59)	\$43.18 *	PMI INSURANC	\$1,773.89	\$1,150.70
AUG	\$267.25	\$350.38 *	(\$3.59)	\$43.18 *	PMI INSURANC	\$2,037.55	\$1,374.77
AUG					\$1,250.47 * TAXES	\$2,301.21	\$1,681.97
AUG					\$267.00 * HAZARD INS	\$2,301.21	\$431.50
SEP	\$267.25	\$622.50 *	(\$3.59)	\$43.18 *	PMI INSURANC	\$2,564.87	\$164.50
OCT	\$267.25 *					\$2,564.87	\$743.82
NOV	\$267.25 *			\$43.18 *	PMI INSURANC	\$2,564.87	\$1,011.07
						\$2,564.87	\$1,235.14
	\$3,207.00	\$4,186.51	-\$694.47	\$2,729.83			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)
 Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,235.17. Your starting balance (escrow balance required) according to this analysis should be \$831.73. This means you have a surplus of \$1,957.75. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be \$2,686.65. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment:	\$223.89
Over/Short Spread:	\$0.00
Escrow Payment:	\$223.89



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Home Point Financial Corporation
11511 Luna Road, Suite 200
Farmers Branch, TX 75234
800.686.2404

[REDACTED] Property Address:

LAUREN COOK
4459 LAUREL CLUB CIR APT 16
WEST BLOOMFIELD MI 48323-2903

Analysis Date: September 27, 2018

Loan Number: [REDACTED]

If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Home Point Financial Corporation is a debt collector. Home Point Financial Corporation is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of the debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
AT DETROIT**

In Re:

Case No. 17-48858-mlo

Lauren Cook

Chapter 13

Debtor.

Judge Maria L. Oxholm

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Home Point Financial Corporation has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on October 4, 2018 to the following:

Lauren Cook, Debtor
4459 Laurel Club Circle, #16
West Bloomfield, MI 48323

Marshall D. Schultz, Debtor's Counsel
MarshallD.schultz@gmail.com

Tammy L. Terry, Chapter 13 Trustee
mieb_ecfadmin@det13.net

Respectfully submitted,

/s/ D. Anthony Sottile
D. Anthony Sottile (OH 0075101)
Jon Lieberman (P79786)
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